

United States Bankruptcy Court
District of Maryland

In re:
Patricia Lynn Caplan
Debtor

Case No. 25-13420-MCR
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0416-0
Date Rcvd: Jun 30, 2025

User: admin
Form ID: pdfparty

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2025:

Recip ID	Recipient Name and Address
db	+ Patricia Lynn Caplan, 25 Ethelwood Court, Olney, MD 20832-2900

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2025 at the address(es) listed below:

Name	Email Address
Gregory Christopher Mullen	bankruptcy@bww-law.com gregory.c.mullen@gmail.com
John E. Tsikerdanos	john@naglezaller.com
Timothy P. Branigan	cmecf@chapter13maryland.com
William A Grafton	wgrafton@graftonfirm.com graftonfirmecf@gmail.com,r80869@notify.bestcase.com,wgrafton@ecf.courtdrive.com

TOTAL: 4

Entered: June 29th, 2025

Signed: June 27th, 2025

SO ORDERED



Maria Ellena Chavez-Ruark

MARIA ELLENA CHAVEZ-RUARK
U.S. BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
at Greenbelt**

In re: Case No.: **25-13420 – MCR** Chapter: **13**

Patricia Lynn Caplan
Debtor

**ORDER DENYING CONFIRMATION OF CHAPTER 13 PLAN
WITH LEAVE TO AMEND**

Having held a hearing on the Chapter 13 Plan proposed by the Debtor and having concluded that the proposed Plan does not fulfill the requirements for confirmation set out in 11 U.S.C. § 1325, it is, by the United States Bankruptcy Court for the District of Maryland,

ORDERED, that confirmation of the Chapter 13 Plan proposed by the Debtor is denied; and it is further

ORDERED, that the Debtor is granted leave to file an amended Plan on or before **July 15, 2025**; and it is further

ORDERED, that if an Amended Plan is timely filed and served on all creditors and parties in interest, the hearing on confirmation of the Amended Plan shall take place on **August 19, 2025, at 2:00 pm, in Virtual Courtroom (contact case trustee for hearing information)**; and it is further

ORDERED, that if an Amended Plan is timely filed, the Debtor/Counsel shall mail: (1) a copy of this Order, and (2) the Amended Plan to all creditors and parties requesting notice, and shall file with the court a certificate of service by the date set for filing the Amended Plan; and it is further

ORDERED, that if within the time granted for amendment the Debtor does not file an Amended Plan, or if this case is not converted to a case under another chapter or voluntarily dismissed, then this case may be dismissed by the Court pursuant to 11 U.S.C. § 1307(c)(5) without further notice or hearing.

cc: Debtor
Attorney for Debtor – William A Grafton
Case Trustee – Timothy P. Branigan

End of Order